

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION**

In Re:

Case No.: 8:08-bk-13948-CPM  
Chapter 7

GRACE NOWAK

Debtor.

J.B. Vol. 16 # 2373

Tadeusz Niemyjski

Plaintiff,

Adv. Pro. No.: 8:08-ap-00629-CPM

vs.

Grace Nowak

Defendant.

**FINAL JUDGMENT**

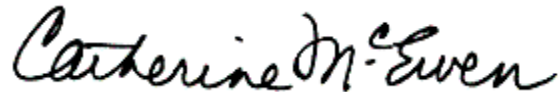
This cause came to be heard on a Final Evidentiary Hearing held on May 4, 2010, on the Amended Complaint (the "Complaint") filed by Plaintiff Tadeusz Niemyjski against the Defendant Grace Nowak, and due notice having been given. Joel S. Treuhaft appeared on behalf of the Plaintiff. Neither the Defendant or her counsel appeared at the trial and offered no opposition on the record. Based upon Plaintiff's motions and pleadings filed in this case, argument of counsel for the Plaintiff and the evidence presented at the trial, this Court finds that judgment should be entered in favor of the Plaintiff. Accordingly, it is

**ORDERED, ADJUDGED AND DECREED that:**

1. Final Judgment be and the same is hereby entered in favor of Plaintiff and against the Defendant in the amount of \$15,000.00.
2. The Court finds the testimony of the Plaintiff to be credible.

3. The Court further finds that the Defendant made fraudulent and false representations to the Plaintiff in order to induce the Plaintiff to make a \$15,000 loan to the Defendant, and that the Plaintiff relied on said fraudulent and false representations in making the \$15,000 loan to the Defendant.
4. Accordingly, the amount of \$15,000.00 is non-dischargeable under 11 U.S.C. §523(a)(2)(A), for which let execution issue, with interest at the federal judgment rate as of the date hereof.

**DONE AND ORDERED** in chambers in Tampa, Florida on July 17, 2012.



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Catherine Peek McEwen  
United States Bankruptcy Judge

Copies furnished to:

Grace Nowak, 1543 Sandy Lane, Clearwater, FL 33755

David Thorpe, Esquire, The Thorpe Law Firm, P.A., 7819 North Dale Mabry Highway, Suite 108, Tampa, Florida 33614, Attorney for the Debtor

Tadeusz Niemyjski, 4120 Grandchamp Circle, Palm Harbor, FL 34685

Joel S. Treuhaft, Esquire, 2656 West Lake Road, Palm Harbor, FL 34684, Attorney for Plaintiff